

Certificate Number: 12433-PAE-DE-031577778

Bankruptcy Case Number: 16-17048



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 6, 2018, at 1:08 o'clock PM EDT, Michael A. Clement completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 6, 2018 By: /s/Candace Jones

Name: Candace Jones

Title: Counselor